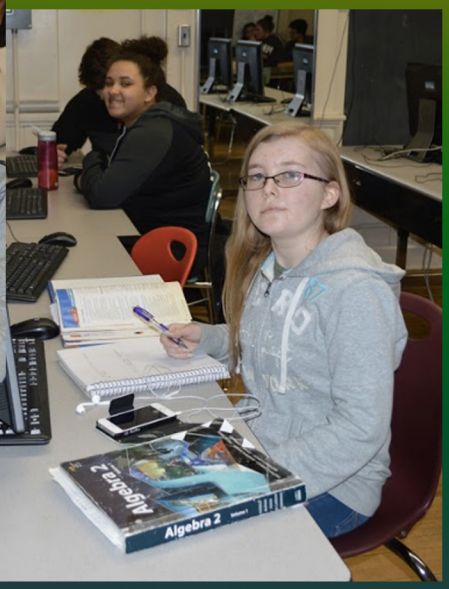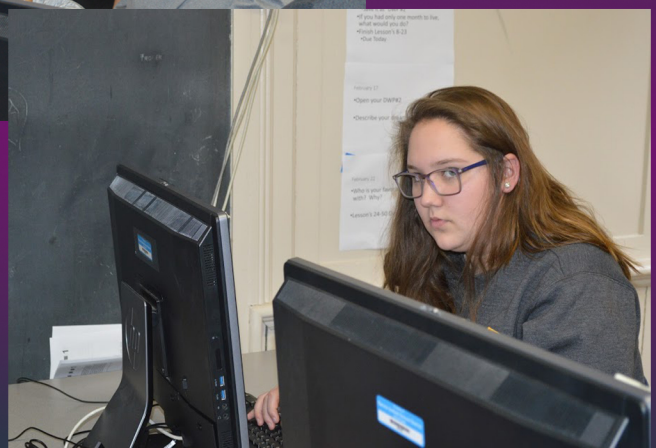PERSONAL FINANCE